Case 18-11178-TPA Doc 17 Filed 12/12/18 Entered 12/13/18 00:54:26 Desc Imaged

Information to	Information to identify the case:					
		- · · · · · · · · · · · · · · · · · · ·				
Debtor 1	Gloria Jean Knapp	Social Security number or ITIN xxx-xx-9666				
	First Name Middle Name Last Name	EIN				
Debtor 2 (Spouse, if filing)	·	Social Security number or ITIN				
	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 11/13/18				
Case number: 18–11178–TPA						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Gloria Jean Knapp	
2.	All other names used in the last 8 years		
3.	Address	4013 Hatch Run Road Warren, PA 16365	
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740 Date: 12/10/18

For more information, see page 2

Debtor Gloria Jean Knapp

Case number 18–11178–TPA

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 29, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive	Filing deadline: 4/1/19	
deddiines.	under U.S.Ć. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge		
	under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/22/19	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/13/19	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 1/29/19 at 02:00 PM , Location: Bankruptcy Court Conference Ro Park Row, Erie, PA 16501	nation will be held on: om B110, U.S. Courthouse, 17 South	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you	

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Gloria Jean Knapp Debtor

cr

Case No. 18-11178-TPA Chapter 13

TOTALS: 1, * 0, ## 0

CERTIFICATE OF NOTICE

District/off: 0315-1 User: mgut Page 1 of 2 Date Rcvd: Dec 10, 2018 Form ID: 309I Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 12, 2018.
                  +Gloria Jean Knapp, 4013 Hatch Run Road, Warren, PA 16365-8148
+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
db
aty
                    Philadelphia, PA 19106-1541
                                            Suite 3250, USX Tower,
                  +Ronda J. Winnecour,
                                                                           600 Grant Street,
                                                                                                   Pittsburgh, PA 15219-2702
                  Warwick, RI 02886-1359
14948359
14948363
                  +Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
+Donald E Lewis Funeral Home Inc, 304 East Street, Warren, PA 16365-2322
+Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14954093
14948368
                  +Donald E Dewis -

+Fifth Third Bank, 5050 Kingsrey ---

Char Bank, 55 North Main Street,

10500 Ki
14948369
                                                                     Warsaw, NY 14569-1325
14948370
                  +Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
+Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
+Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
14948371
14948375
                  +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
+Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
14948376
14948377
                  +Synchrony Bank / Grossman's Bargain, PO Box 960061,
14948379
                                                                                     Orlando, FL 32896-0061
                                        PO Box 9001010, Louisville, KY 40290-1010
PO Box 9001006, Louisville, KY 40290-1006
                  +The Home Depot,
14948380
                  +Tractor Supply,
14948381
14948382
                  +Travelers,
                                 NBT Insurance Agency LLC, 66 South Broad Street,
                                                                                                 Norwich, NY 13815-1736
14948383
                  +UPMC Community Medicine, 6681 Country Club Drive, Minneapolis, MN 55427-4601
14948385
                  +Warren General Hospital,
                                                   2 West Crescent Park, Warren, PA 16365-2199
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dan@mrdebtbuster.com Dec 11 2018 02:49:59 Daniel P. Foster,
                   Foster Law Offices, PO Box 966, Meadville, PA 16335
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 11 2018 02:50:39
                                                                                                  Pennsylvania Dept. of Revenue,
smg
                    Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                    Harrisburg, PA 17128-0946
ust
                  +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 11 2018 02:50:53
                    Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                    Pittsburgh, PA 15222-3721
14948358
                  +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 11 2018 02:51:19
                    Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
                                                                   Comenity Bank / Bonton, Po Box 182789,
                  +EDI: WFNNB.COM Dec 11 2018 07:44:00
14948360
                    Columbus, OH 43218-2789
                  +EDI: WFNNB.COM Dec 11 2018 07:44:00
14948361
                                                                   Comenity Bank / Kay's,
                                                                                               3100 Easton Square Plaza,
                    Columbus, OH 43219-6232
14948362
                  +EDI: WFNNB.COM Dec 11 2018 07:44:00
                                                                   Comenity Capital Bank / Haband, Po Box 182120,
                    Columbus, OH 43218-2120
14948364
                  +EDI: CRFRSTNA.COM Dec 11 2018 07:43:00
                                                                      Credit First NA, 6275 Eastland Road,
                    Brookpark, OH 44142-1399
14948365
                   EDI: DISCOVER.COM Dec 11 2018 07:44:00
                                                                      Discover Bank, PO Box 30943,
                   Salt Lake City, UT 84130
EDI: DISCOVER.COM Dec 11 2018 07:44:00
                                                                      Discover Financial Services LLC,
14948366
                                                                                                                Po Box 15316.
                    Wilmington, DE 19850
14953125
                   EDI: DISCOVER.COM Dec 11 2018 07:44:00
                                                                      Discover Bank, Discover Products Inc,
                    PO Box 3025, New Albany, OH 43054-3025
14948367
                  +E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 02:50:19
                                                                                               Ditech Financial LLC,
                    Po Box 6172, Rapid City, SD 57709-6172
                  +E-mail/Text: BKRMailOPS@weltman.com Dec 11 2018 02:50:23
14948372
                                                                                            Kay Jewelers,
                                                                                                             375 Ghent Road,
                    Fairlawn, OH 44333-4600
14948373
                  +E-mail/Text: bankruptcy@nbtbank.com Dec 11 2018 02:51:17
                                                                                            Nbt Bank Na,
                  52 South Broad Street, Norwich, NY 13815-1699
+Fax: 407-737-5634 Dec 11 2018 03:12:57 Ocwen
West Palm Beach, FL 33409-6493
14948374
                                                                                     1661 Worthington Road,
                                                                      Ocwen Loan.
14948378
                  +E-mail/Text: bankruptcy@bbandt.com Dec 11 2018 02:50:36
                                                                                           Sheffield Financial Company,
                   2554 Lewisville Clemmons, Clemmons, NC 27012-8110 EDI: USBANKARS.COM Dec 11 2018 07:43:00 Us Bank,
14948384
                                                                                    Po Box 5227,
                                                                                                       Cincinnati, OH 45201
                                                                                                              TOTAL: 17
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Transmission times for electronic delivery are Eastern Time zone.

Freedom Mortgage Corporation

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District/off: 0315-1 User: mgut Page 2 of 2 Date Rcvd: Dec 10, 2018 Form ID: 3091 Total Noticed: 36

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Gloria Jean Knapp dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com

James Warmbrodt on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapterl3trusteewdpa.com

TOTAL: 4